

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Ronald I. LeVine
210 River Street te. 11
Hackensack, NJ 07601
201 489-7900

In Re:

JANINE A. RHODES

Case No.: 18-29294VFP

Judge: Papalia

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (choose one):

1. ☒ Motion for Relief from the Automatic Stay filed by Hyundai Capital America, creditor,

A hearing has been scheduled for June 6, 2019, at 10:00.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☐ Certification of Default filed by _____.

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

- ☒ Payments have been made in the amount of \$ 4444\$399, but have not been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes

repayment as follows (**explain your answer**):

I will be able to make two payments of \$400 each in May, that should leave me approximately \$650 still in post petition arrears. I would request that that balance be paid over the following 6 months starting June 1st with approximately \$110 added in each of those months to my regular monthly payment of \$392.05

☐ Other (**explain your answer**):

Last payment of 4/19/19 of \$2,205.59 shown on the attached Online screen activity history appears to have brought the debtor current. Debtor advised the undersigned that these payments were made telephonically.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 4/29/19

/s/Janine Rhodes
Debtor's Signature

Date: 4/29/19

Janine Rhodes
Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

Page 1 of 1

Transaction History
Customer: RONALD RHODES
Account: NY/NJ/CT/MA Checking #XXXXXX2023

*required field

Current Balance <input type="checkbox"/>	Present Balance <input type="checkbox"/>	Available Less Overdraft <input type="checkbox"/>	Available Balance <input type="checkbox"/>	Calendar <input type="checkbox"/>
\$3,885.26	\$3,588.06	\$3,588.06	\$3,588.06	

Showing \$399.00 Transactions * denotes end of day balance

Date Posted	Tran Type	Description	\$	Debits(-)	\$	Credits(+)	\$	Balance
05/06/2019	Check	CHECK # 2134 HYUNDAI CAPI		-399.00				

On Tue, Apr 30, 2019 at 11:21 AM Ronald Rhodes <[REDACTED]> wrote:
, Yes, I will.

On Thu, May 16, 2019 at 10:01 AM Ronald Rhodes <[REDACTED]> wrote:

Binder of Insurance

Pending issuance and delivery of a policy pursuant to the application of the insured and to all the terms and conditions of the policy issued by the company the

State Farm Indemnity Company

Does hereby insure: JANINE & RONALD RHODES
21 VOORHIS PL
RINGWOOD, NJ 07456-2234

with loss payable to: KIA MOTORS FINANCE
ITS SUCCESSORS AND/OR ASSIGNS
PO BOX 105436
ATLANTA GA 30348-5436

Policy Number: Y14 1445-C17-30T

Year	Make	Vehicle Identification Number (VIN)
2015	KIA SOUL SPORT WG	KNDJN2A20F7149218

Coverages

Liability	Comprehensive	Collision Ded
100/300/50	\$500	\$500

Effective May 01, 2019, expiring not to exceed thirty (30) days hence and to become void immediately upon the issuance of a policy in place hereof.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

Date 05/01/2019, 
Authorized Representative